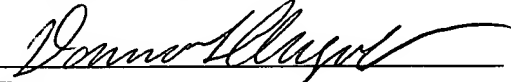
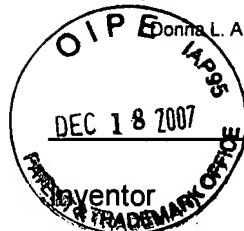


"Express Mail" mailing label number EB 766075683 US
I, Donna L. Angotti (Reg. No. 32,679), hereby certify that this paper or
fee is being deposited with the United States Postal Service "Express Mail
Post Office to Addressee" service under 37 CFR 1.10 on the date indicated
below and is addressed to Mail Stop Amendment, Commissioner of Patents,
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below:

Date: December 18, 2007

Signed: 

Donna L. Angotti (Reg. No. 32,679)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : ERLANGER, Michael D.
Serial No. : 09/370,619
Filed : 7 August 1999
For : EFFICIENT MARKET FOR FINANCIAL
PRODUCTS
Group Art Unit : 3694
Examiner : COLBERT, Ella

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT, INTERVIEW SUMMARY AND RESPONSE

WITH PROVISIONAL ELECTION WITH TRAVERSE

S I R :

In response to the Office Actions mailed July 25, 2007, and December 12, 2007,
in the above-referenced patent application, please enter the following amendment and
reconsider the application in view of the Amendment, Interview Summary and the Remarks set
forth below. A response to the December 12, 2007 Action is due January 12, 2008, and thus,
this paper is timely filed. An Amendment to the July 25, 2007 Action was due August 25, 2007,
which falls on a Saturday. Hence, the August 27, 2007 response was timely filed, and no fee is
due.

PATENT

Paper No.

File: Marketcore-
1902/005

The Amendments to the claims begin on page 3.

The Remarks begin on page 35.

An Interview Summary begins on page 37. An Interview Agenda is attached.